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PUBLIC POLICY

BellSouth Outlines Policy To Protect Customers From Cramming

For Immediate Release:

May 19, 1998

ATLANTA -- BellSouth today outlined an aggressive policy to protect its customers from "cramming" -- which occurs when customers are charged for services from communications companies other than BellSouth which the customer didn't order, or ordered because they were scammed.

As part of this initiative, BellSouth announced a three-month moratorium on the acceptance of billing for any new services. BellSouth pledged to keep the moratorium in place until progress is made in establishing industry standards to block this activity.

"BellSouth will not tolerate cramming and scamming of our customers. We promise our customers convenience, that's why we're taking steps to stay one step ahead of the scam artists to avoid 'cramming' before it happens. We don't want our customers to face the inconvenience of having to get an adjustment on their phone bill," said Odie Donald, BellSouth group president - customer operations.

As a convenience to its customers, BellSouth bills its customers for telecommunications services offered by other companies, such as long distance providers and firms offering personal 800 numbers.

"Our policy does not permit billing for services not related to telecommunications," Donald said.

BellSouth's announcement comes in advance of a meeting in Washington Wednesday where telephone company executives will share "best practices" for dealing with this annoying consumer rip-off. The meeting is being convened by Federal Communications Commission Chairman William Kennard.

"Chairman Kennard is to be commended for calling this meeting. Setting industry best practices should be much faster than a complex FCC rulemaking proceeding. This is a problem that



needs to be nipped in the bud," Donald said. Donald will be representing BellSouth at the sessions.

At those meetings, BellSouth will urge agreement on reasonable standards of marketing and billing validation to supplement current best efforts by the commission, telephone companies like BellSouth and responsible billing services.

"We are also committed to increase consumer awareness of cramming and want to educate our customers on how to avoid cramming by unscrupulous or careless service providers. We want to highlight the actions BellSouth is taking on behalf of customers to protect them from this activity," Donald explained.

"We also work with service providers to help them devise consumer-friendly service billing to our mutual customers," he added.

BellSouth's consumer protection activities include:

- Reviewing all marketing programs proposed by service providers. We reject up to 25% of those programs either because they fail to meet our standards or we anticipate they may not be easily understood by customers,
- A halt to billing for marketing programs that use contests, sweepstakes, or other 'check box" methods to sign up customers.
- An end to billing for Optional pay-per-call 900 service plans. (These are services for which customers are billed fixed monthly fees for access to programs that provide various per-use services, such as psychic lines or dating service hotlines.
- Initiation of much stronger billing quality provisions. BellSouth will take action to deter service providers who are involved with unapproved or unauthorized billing.
- Re-evaluation of contracts with service providers who provide poor quality or problematic billing.
- Continuous review of billing adjustment levels. We will work with service providers billing on the BellSouth bill to avoid unacceptably high levels of corrections and adjustments.
- Providing better service descriptions on the bill pages that better describe the services for which the customers in being billed by other companies. "BellSouth will continue to strive to ensure that we enact the best possible controls over this third-party billing, while at the same time bringing our customers the convenience of a single, consolidated telecommunications bill," Donald said.

In a letter to FCC Chairman Kennard committing BellSouth to the commission's search for "best practices," BellSouth Chairman and CEO <u>Duane Ackerman</u> noted the company's liberal adjustment policy to remove from billing any charge for which the end user claims a lack of authorization.

Ackerman stressed "the seriousness of BellSouth's commitment to eliminate 'cramming' abuses through all means available."

BellSouth is a \$21 billion communications services company. It provides telecommunications, wireless communications, directory advertising and publishing, video, Internet and information services to nearly 30 million customers in 20 countries worldwide.

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For more information, contact:

John Goldman (404) 927-7431 or (205) 977-5007 Bill McCloskey (202) 463-4129

NOTE: For more information about BellSouth, visit the BellSouth Web page at http://www.bellsouth.com. Also, BellSouth news releases dating back one year are available by fax at no charge by calling 1-800-758-5804, ext. 095650 or write to 1133 21st St., N.W.; Suite 900; Washington, D.C. 20036.

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*All BellSouth services are sold subject to terms and conditions contained in applicable tariffs and/or contracts. Any inconsistency between this information and such tariffs and/or contracts will be resolved in favor of such tariffs and/or contracts. Services available where facilities permit. Prices for Telephone Equipment do not include shipping.

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GTE One Bill Service



Imagine All Your GTE Communication Services On One Bill: GTE One Bill SM Service offers you combined billing for your local phone service, Long Distance, Wireless phone service, paging and Internet service on one easy-to-read statement. Just one check, one stamp, once a month!

Your GTE One Bill statement includes a summary of all your GTE charges, followed by detailed, individual sections for each GTE service, making it handy for reference or expense reporting. This convenient, time-saving service is available at no additional charge.

It's easy! It's simple! Try our One Bill Service. And if you change your mind, you can return to receiving separate bills at any time.

To find out if GTE One Bill Service is available in your area, call 1-888-972-1889.

Service not available in all areas.

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Voice Mail



Never Miss A Call

You'll never miss a message with GTE Voice Mail. Voice Mail works whether you're on the phone, surfing the Net, sending a fax or out of the house. It even works during power or phone outages. Voice Mail is simple to use you can check your messages from any touchtone phone, even while you're away from home. It takes up to three messages at once, so your callers will never hear a busy signal.

Better Than An Answering Machine

GTE Voice Mail gives you all the benefits of an answering machine, but with greater reliability. It doesn't require any additional equipment - only your telephone - so you don't have to worry about equipment failure, damaged tapes or where to plug in a machine. Messages are secured within GTE's network and are accessible through a passcode system - your privacy is ensured. You alone hear stored messages at your convenience. And our easy to follow voice-prompt system allows you to receive, save and delete your messages with ease.

GTE Voice Mail Features

Depending on what service level you select, you will be able to take advantage of some or all of the following service features:

• Wake-Up Service:

You program the service for a designated time and day; Voice Mail will call you to get ready for work, school or an important appointment.

• Reminder Messages:

You record messages that remind you of important dates that you can't miss, such as birthdays, anniversaries, reservations or important business meetings. You can program your mailbox from a day to a year in advance.

• Individual Message Boxes:

Provides up to four different password-protected mailboxes for family members or for working at home. Your master greeting directs your callers to select the appropriate box.

• Pager Notification:

Upon your request, Voice Mail will page you to let you know that a message has been left in your mailbox.

Choose The Level Of Service That's Right For You No matter what your needs, there's a Voice Mail package that works for you.

Package Specifics

GTE Deluxe Voice Mail - \$11.95/mo

- 20-message capacity
- Automatic Message Review
- Automatic Password Entry
- Wake-Up Service
- Reminder Messages
- Individual Message Boxes
- Pager Notification

GTE Standard Voice Mail - \$6.95/mo

- 20-message capacity
- Automatic Message Review
- Automatic Password Entry
- Wake-Up Service
- Reminder Messages

GTE Basic Voice Mail - \$4.95/mo

- 20-message capacity
- Automatic Message Review
- Automatic Password Entry

One Source For All Your Telecommunications Needs If you have GTE as your local phone service provider and you order Voice Mail from GTE, you can have these services on one bill. In fact, if you sign up for any other GTE service such as Long Distance, Internet access, Wireless phone service or paging, you can now get all these charges on GTE One Bills Service.

Questions about how to use your GTE Voice Mail features? Check out our online User Guide: How Do I Use My Residential Voice Mail?

TO ORDER GTE VOICE MAIL, CALL 1-888-972-1889.

All services not available in all areas.



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Caller ID Services



Enhance Your Privacy and Security: Your phone gives you access to the world, but there are times when you prefer to leave the world outside your front door. GTE provides a full line of calling services designed to protect you from unwanted calls and help you identify the calls you consider important.

Now You Can Get The Services You Want ... At Great Savings: Order Caller ID, match it with three other select GTE Calling Services, and you'll receive a 20% to 40% discount - on each service - every month. This discount is available to residential customers in most states who have four or more individual qualifying GTE Calling Services on a single bill.

- Caller ID Name and Number: Lets you see who's calling before you answer the phone. Caller ID lets you see the name and number of the calling party trying to reach you, along with date and time of the call. Now, you can decide whether or not to take the call. Your display unit, which you can purchase or rent from GTE, needs to be compatible with Caller ID. Nationwide number delivery may vary depending on the capabilities of a long distance carrier's telephone network.
- Caller ID-Number: Identifies your callers by phone number before you answer, so you can decide whether or not to take the call. This service also logs each incoming number, along with the date and time of the call. Your display unit, which you can purchase or rent from GTE, needs to be compatible with Caller ID.
- Call Waiting ID: When you subscribe to Caller ID and Call Waiting, you can request Call Waiting ID at no additional cost in most states. With Call Waiting ID, when you're on the phone and hear a distinct Call Waiting tone, you can look at your display unit, which shows the incoming caller's name and number, and decide whether to answer the call. Your display unit, which you can purchase or rent from GTE, needs to be compatible with Call Waiting ID. This service is not available in all GTE areas at this time.
- Anonymous Call Block: Enhances your security and privacy. This service blocks calls from people who prevent their names and phone numbers from being displayed on your Caller ID

and phone numbers from being displayed on your Caller ID device. When activated, blocked callers will hear a message instructing them to hang-up, remove their blocking and call again. Press *77 to turn on, and *187 to cancel this service.

• Selective Blocking: Selective Blocking prevents your name and phone number from being displayed on the receiving party's Caller ID equipment. This service is available in most areas where Caller ID is deployed. To use this feature, dial * 617 when you make a call to block the delivery of your number.

One Source For All Your Telecommunications Needs: If you have GTE as your local phone service provider and you select Caller ID services from GTE, you can have these services on one bill. In fact, if you sign up for any other GTE service such as Long Distance, Internet access, Wireless phone service or paging, you can now get all these charges on GTE One BillSM Service (check for availability in your area).

Questions about how to use your Caller ID Service features? Check out our online User Guide: How Do I Use My Residential Calling Services?

To order Caller ID Service from GTE, call 1-888-972-1889.

All services not available in all areas.

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Joeal and long distance together at one long flat monthly rate.

The world has so many phone companies, it can make your head spin. But only GTE Communications Corporation can simplify your life right here, right now.

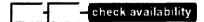
Combine your local and long distance phone service together on one bill for one low flat monthly rate. Add two calling features like Caller ID and Call Waiting at no additional charge. And, if you order online today, you'll also get a \$50 GTE Prepaid® Phone Card free.

Sign up online today and you'll get the following for one low, flat monthly rate:

- A FREE \$50 GTE Prepaid® Phone Card
- Local phone service
- Touch tone dialing
- A customized package of long distance minutes
- · One premium calling feature, such as Caller ID
- · One standard calling feature, such as Call Waiting
- No activation fees
- Customer service available 24-hours a day, 7 days a week
- GTE's unique 10% total bill discount

To check pricing and plan availability in your area, enter your area code and first three digits of your home phone number below.

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Your phone number will only be used to help find the calling plans available in your area. The number you enter must be an existing, working telephone number.

Questions? Call 1-800-493-2654.

Now available in select areas of California, Florida, Indiana, Kentucky, Oregon, Texas, and Washington.

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stay connected-to the people you care about.

Imagine ... your own toll-free 800/888/877 number with a private authorization code. So now, your family and friends can make authorized toll-free calls to your home anytime, from anywhere in the Americas, Puerto Rico, the U.S. Virgin Islands and Canada.

And GTE In Touch Service can save you money, because you don't have to make collect calls or use calling cards-with their typically high costs. It's perfect for parents of college students or new graduates, people with friends or relatives on fixed incomes, at-home workers and frequent travelers.

Here are the details:

- Use it anywhere, any time
- No accessories needed-works with your existing phone number and phone
- No extra charges-sign up for free!
- Take it with you when you travel
- · Detailed, easy-to-read monthly bill

GTE In Touch Service is available with NationWide Saversm, Total Call[®] or Easy Savings Plan[®]. Sign up online for one of these plans and add GTE In Touch at the same time!

Call 1 888 483-5179, toll-free, to learn more.

Calls must be made using a touch-tone phone. Includes Puerto Rico and U.S. Virgin Islands.

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Dial-Up Internet Access



GTE's Internet access service is designed for people looking to explore the valuable resources of the World Wide Web from home. With analog connection speeds up to 56Kbps*, and our high-speed backbone network, you'll surf the Net with amazing speed!

Sharing Internet access with someone else? Imagine being able to see exactly which e-mail messages are meant for you. GTE's standard Internet access includes one mailbox, but you may need more.

Additional mailboxes are available at discounted prices, allowing you to have multiple e-mail addresses on the same dial-up account. This service is a great way for family members or roommates to have their own private communication through individual e-mail addresses, while paying for one Internet account.

GTE Dial-Up Internet Access Service includes:

- 100 Internet access hours*
- Free Browser
- E-mail
 - Ability to send and receive messages from a personal email address
 - o Privacy for each mailbox with a unique password
 - o 5 Megabytes of server storage space for e-mail
- Access to over 700 local access numbers nationwide
- Full Internet Access (World Wide Web, FTP, IRC and Newsgroups)
- Exceptional customer and technical support 24 hours a day, 7 days a week
- Surf at speeds up to 56K (with a K56flex or any V.90 modem*)
- Free space for your personal home page
- Surf Beat Monthly newsletter provides great information, entertainment and tips for using the Web
- Some of the best content available via GTE and Snap

Internet Access Pricing:

\$19.95** Internet Access/\$15 start-up fee

This package includes 100 Internet access hours*, one e-mail account

This package includes 100 Internet access hours*, one e-mail account and access to the many features listed above.

Sign Up through our easy-to-use Online Registration and we'll waive the \$15 start-up fee!

Multiple Mailbox Solutions:

If you need more than one e-mail address, check out our discounted rates for additional mailboxes:

1 additional mailbox: \$5/month
2 additional mailboxes: \$8/month
3 additional mailboxes: \$10/month

Additional mailboxes over three are available for \$3/month each

Sign Up Online Now!

- *GTE supports the V.90 ITU standard modem protocol for 56K modems; enabling upload speeds up to 33.6Kbps and faster download speeds for many local phone lines. Due to FCC limitations and phone line conditions, 56K is not a guaranteed connection rate. V.90 access is not available in all areas.
- * Prices are usage based. Thresholds for hours used each month apply. Usage over the threshold will be billed at \$1.00 per hour, prorated to the nearest minute. One hour of ISDN use on two B Channels will be billed as two hours of use. Unused hours do not carry forward to the following month. It is the responsibility of GTE members to monitor their hours online. Some restrictions and exclusions apply. All offers are subject to change.
- **A one time, non-refundable \$15 set-up fee applies (WAIVED through our Online Registration). Prices include Internet access only. GTE is not responsible for any local, long distance, or 800 number charges incurred when accessing the Internet. In areas without local dial-up access, service is available for an additional charge. Up to 5Mb of storage space is provided for each e-mail account. All offers are subject to change. ©1999 GTE Service Corporation.

Note: Dial-up Access accounts are intended for users who periodically access the Internet for information, browsing and file transferring. Customers who wish to connect servers or remain connected to the Internet for extended periods of time can subscribe to any one of a wide variety of GTE's dedicated access connection services, or even better yet, GTE can host your web pages and files at prices so competitive, you'll never want the aggravation of trying to manage your own web site and network connections again! For more details please see our revised Internet Access

Agreement. For more information call us at 888-GTE-NET1. Service not available in all areas.

One Source For All Your Telecommunications Needs:

If you have GTE as your local phone service provider and you select GTE as your Internet service provider, you can have these services on one bill. In fact, if you sign up for any other GTE service such as Long Distance, Wireless phone service or paging, you can now get all these charges on GTE One Bills Service.

To order GTE Internet's Dial-Up Access Service, call 1-888-GTE-NET1

or Order Dial-Up Internet Access now at GTE.Net

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ATTACHMENT 3	

U S WEST Communications 1801 California Street Rm 2360 Denver, Colorado 80202



(303) 896-9427

Aaron Smith
Director—Information and Billing Services

October 25, 1999

[ADDRESS REDACTED]

Since our meeting at the August 25, 1999, Billing Services Forum, USWEST has evaluated the business feasibility of continuing to bill Specialized Services & Products (SS&P) within the USWEST bill. Based upon this evaluation, it is necessary to advise you that USWEST will not reverse its earlier decision to terminate this billing activity.

Through our evaluation, we have collected data around the number of cramming complaints received on a monthly basis from both our business offices and state regulatory agencies. While we believe the complaint levels have decreased due to activities implemented by both our customers and USWEST, the amount of negative data is still overwhelming. Moreover, the damage to the USWEST brand has been substantial. USWEST is simply not willing to put its core business at risk by allowing SS&P billing to continue in the shared bill.

Therefore, effective December 1, 1999, U.S.WEST will discontinue processing SS&P billing records. We value the business you have brought to U.S.WEST and recognize it may take some time to transition your existing SS&P billing records to an alternate billing vehicle. As a result, we were successful in negotiating a 30-day extension of the previously communicated October 31, 1999 termination date. Your SS&P Addendum will remain in effect up to and including November 30, 1999. Any SS&P billing records received on or after December 1, 1999 will be rejected with an Unbillable Return Code 18.

We appreciate the information you provided to assist us in advocating on your behalf. We regret any inconvenience this decision may cause.

Sincerely,

Agron Smith

Aaron Smith
Director, Information and Billing Services